

Information to identify the case:

Debtor 1	<u>Donald F. Estlow</u>	Social Security number or ITIN	xxx-xx-2894
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Diane Estlow</u>	Social Security number or ITIN	xxx-xx-2707
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 20-13758-MBK			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Donald F. Estlow

Diane Estlow
aka Diane Harding

6/6/23

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Donald F. Estlow
Diane Estlow
Debtors

Case No. 20-13758-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jun 06, 2023

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 08, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Donald F. Estlow, Diane Estlow, 8 Laurel Vista Rd, Shamong, NJ 08088-9561
cr	+ NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
518747827	+ CareCentrix, PO Box 277947, Atlanta, GA 30384-7947
518747831	+ EOS CCA, PO Box 806, Norwell, MA 02061-0806
518747832	+ Harriett's Energy Solutions, 101 S. Main St, Medford, NJ 08055-2443
518747833	+ Jefferson Health, PO Box 785992, Philadelphia, PA 19178-5992
518747834	+ Jefferson Health, PO Box 758992, Philadelphia, PA 19178-0001
518747836	+ Penn Medicine, PO Box 824406, Philadelphia, PA 19182-4406
518747837	+ Phelan Hallinan Diamond & Jones, PC, 1617 JFK Boulevard, Ste 1400, Philadelphia, PA 19103-1814
518747838	+ Plantation Resort Pres Villas IX Assoc, 1250 Highway 17 North, Myrtle Beach, SC 29575-6006
518747841	+ Virtua Medical Group, PO Box 71451, Philadelphia, PA 19176-1451

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 06 2023 21:07:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jun 06 2023 21:07:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: RASEBN@raslg.com	Jun 06 2023 21:06:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
518747822	+ Email/Text: bkprpt@retrievalmasters.com	Jun 06 2023 21:07:00	American Medical Collection Agency, 4 Westchester Plaza, Suite 110, Elmsford, NY 10523-1615
518747823	+ EDI: TSYS2	Jun 07 2023 00:57:00	Barclays Bank Delaware, Po Box 8801, Wilmington, DE 19899-8801
519516534	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 06 2023 21:07:00	CSMC 2021-RPL11 Trust, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
519516535	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 06 2023 21:07:00	CSMC 2021-RPL11 Trust, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250, CSMC 2021-RPL11 Trust, Serviced by Select Portfolio Servicing,
518747824	+ Email/Text: amanda@cascollects.com	Jun 06 2023 21:07:00	Capital Collection Services, Attn: Bankruptcy, Po Box 150, West Berlin, NJ 08091-0150
518747825	+ EDI: CAPITALONE.COM	Jun 07 2023 00:57:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285

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518747827	^	MEBN	Jun 06 2023 21:03:22	CareCentrix, PO Box 277947, Atlanta, GA 30384-7947
518747828	+	EDI: CCS.COM	Jun 07 2023 00:57:00	Credit Collections Services, Attention: Bankruptcy, 725 Canton Street, Norwood, MA 02062-2679
518747829	+	EDI: CITICORP.COM	Jun 07 2023 00:57:00	Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
518749750	+	EDI: AIS.COM	Jun 07 2023 00:57:00	Directv, LLC, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518757395		EDI: DISCOVER.COM	Jun 07 2023 00:57:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518747830	+	EDI: DISCOVER.COM	Jun 07 2023 00:57:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
518747835	+	Email/Text: nsm_bk_notices@mrcooper.com	Jun 06 2023 21:06:00	Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
518820517	+	Email/Text: nsm_bk_notices@mrcooper.com	Jun 06 2023 21:06:00	NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER, NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER, Bankruptcy Department, PO BOX 619096, DALLAS TX 75261-9096
518747836	^	MEBN	Jun 06 2023 21:04:08	Penn Medicine, PO Box 824406, Philadelphia, PA 19182-4406
518816328		EDI: Q3G.COM	Jun 07 2023 00:57:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
518747839		EDI: TDBANKNORTH.COM	Jun 07 2023 00:57:00	TD Bank, Attn: Bankruptcy, 1701 Rt 70 E, Cherry Hill, NJ 08034
518828192	+	EDI: AIS.COM	Jun 07 2023 00:57:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518747840	+	EDI: VERIZONCOMB.COM	Jun 07 2023 00:57:00	Verizon, 500 Technology Dr Ste 30, Saint Charles, MO 63304-2225

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518747826	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 08, 2023

Signature: /s/Gustava Winters

District/off: 0312-3

User: admin

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 6, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Charles G. Wohlrab	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper cwohlab@raslg.com
Denise E. Carlon	on behalf of Creditor CSMC 2021-RPL11 Trust dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Harold N. Kaplan	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper hkaplan@rasnj.com kimwilson@raslg.com
Laura M. Egerman	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER bkyecf@rasflaw.com bkyecf@rasflaw.com;legerman@raslg.com
Lee Martin Perlman	on behalf of Joint Debtor Diane Estlow ecf@newjerseybankruptcy.com mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com
Lee Martin Perlman	on behalf of Debtor Donald F. Estlow ecf@newjerseybankruptcy.com mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com
Sindi Mncina	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper smncina@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9